

## UOB PRVI Miles Cards Up To 10,000 Welcome Miles Campaign Terms and Conditions ("Terms and Conditions")

### 1. Eligibility and SMS Registration

1.1 The "UOB PRVI Miles Cards Up To 10,000 Welcome Miles" Campaign ("**Promotion**") is valid from **5 May 2018** to **31 July 2018** (both dates inclusive) ("**Promotion Period**") and is open to all individuals who fulfill all of the following (collectively "**Eligible Cardmembers**" and each an "**Eligible Cardmember**"):-

- (a) successfully applies for a UOB PRVI Miles American Express® or a UOB PRVI Miles World Mastercard or a UOB PRVI Miles Visa Card (each an "**Eligible Card**") with United Overseas Bank Limited ("**UOB**") during the Promotion Period and the Eligible Card application is approved by UOB within the Promotion Period.
- (b) successfully enrolls for this Promotion by sending **Bonus<space>NRIC/Passport number as per bank's records to 77862** within **first three (3) months** from the card opened date of the Eligible Card ("**Spend Period**");

*Example: Bonus S1234567A*

A SMS will be sent to the Eligible Cardmember for each successful enrollment. For the avoidance of doubt, each Eligible Cardmember may only register once for this Promotion regardless of the number of UOB PRVI Miles cards he/she holds.

- (c) is (or will be) the principal holder of the Eligible Card; and
- (d) prior to the date the Eligible Card application by the Eligible Cardmember was approved by UOB,:-
  - (i) does not have any active PRVI Miles American Express or World MasterCard or Visa Card issued by UOB; and/or
  - (ii) has not, in the six (6) months prior to commencement of the Promotion Period, cancelled any PRVI Miles American Express® or PRVI Miles World Mastercard or PRVI Miles Visa Card issued by UOB.

By participating in this Promotion, each Eligible Cardmember agrees to be bound by these Terms and Conditions. For the avoidance of doubt, this Promotion is not applicable to existing holders of an Eligible Card.

1.2 All enrollments in respect of the Promotion must be done via SMS by the Eligible Cardmembers. Only SMSes received by UOB in accordance with the paragraph 1.1b above shall be considered for the Promotion. The Eligible Cardmember will receive a confirmation SMS from UOB once he/she successfully enrolled for the Promotion.

1.3 Without limiting the generality of the above, the following persons shall not be eligible for this Promotion:-

- (a) Cardmembers whose Eligible Card account(s) is voluntarily or involuntarily suspended, cancelled, closed or terminated anytime during this Promotion Period and for the avoidance of doubt, termination of a supplementary cardholder's Eligible Card account will not by itself disqualify the principal cardholder of the Eligible Card from participating in this Promotion;
- (b) Cardmembers whose Eligible Card account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by UOB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by UOB at its discretion;
- (c) Cardmembers who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
- (d) Anyone whom UOB may decide to exclude, at its discretion, without any reason or prior notice at any time.

## 2. **Award**

2.1 The first two thousand (2,000) Eligible Cardmembers who fulfill the conditions set out under Paragraph 2.3 below (each a "**Qualified Cardmember**") will be entitled to the following awards ("**Award**"):

- (a) Eligible Cardmembers who have never been issued any UOB credit card **prior to** the card opened date of the Eligible Cardmember's application for the Eligible Card shall each be entitled to an **award of UNI\$5,000** which is equivalent to 10,000 air miles; and
- (b) Eligible Cardmembers who have active UOB credit cards issued to them (**other than** the Eligible Card) **prior to** the card opened date of the Eligible Cardmember's application for the Eligible Card shall each be entitled to an **award of UNI\$1,000** which is equivalent to 2,000 air miles.

The air miles set out herein refers to the air miles described in the prevailing UNI\$ Rewards Programme (available at [www.uob.com.sg/rewards](http://www.uob.com.sg/rewards)). For the avoidance of doubt, Qualified Cardmembers who owns the Eligible Card prior to the Promotion Period or who used to own an Eligible Card shall not be entitled to any Award.

2.2 There are two (2) qualifying periods for the Award as set out below:-

<b>Qualifying period (based on card opened date)</b>	<b>Qualified Cardmember</b>	<b>Bonus UNI\$ Awarding Date</b>
5 May 2018 to 15 June 2018	First 1,000	30 November 2018
16 June 2018 to 31 July 2018	First 1,000	31 January 2019

2.3 To be entitled to the Award, Eligible Cardmember must has successfully charged at least Singapore Dollars Six Thousand (**S\$6,000.00**) worth of Eligible Transactions

(as defined below) to his/her Eligible Card account within the Spend Period (“**Qualifying Spend**”)

For the purposes of calculating the Qualifying Spend, Eligible Transactions made in foreign currencies will be converted into Singapore dollars based on UOB’s then prevailing exchange rate applicable at the time of exchange. If an Eligible Transaction is cancelled or reversed after the applicable Spend Period is over and the total amount spent during the Spend Period falls short of the Qualifying Spend, the Qualified Cardmember will not be considered to have incurred the Qualifying Spend.

2.4 For the purpose of this Promotion:-

- (a) “**Eligible Transactions**” shall mean all posted retail transaction(s) (whether local or overseas (whether in Singapore Dollars or non-Singapore dollars) and inclusive of installment payment plans) successfully carried out on and posted to the Eligible Card account during the Spend Period and which are successfully captured and posted on UOB’s systems during the Spend Period **BUT** shall exclude the Excluded Transactions.

For the avoidance of doubt, the benefit of all transactions incurred by a supplementary holder of the Eligible Card (“**Supplemental Cardmember**”) in respect of this Promotion shall accrue to the applicable Eligible Cardmember and form part of that Eligible Cardmember’s Eligible Transactions.

- (b) “**Excluded Transactions**” shall mean:-
- (i) balance/funds transfers, cash advances, fees, interests, finance charges, late payment charges, annual fee charges, reversals, other financial charges and any other transactions we may exclude from time to time without prior notice.
  - (ii) payments made to charitable/religious organisations, government institutions and services:

Category	Merchant Category Codes (MCC)
Charitable/religious organisations	8398 and 8661
Government institutions and services	9399, 9211, 9222, 9223, 9311, 9402 and 9405

- (iii) under the following transactions under bill payment and payment of funds to prepaid accounts:

Bill Payment

Category	Merchant Category Codes (MCC)
Insurance Underwriting, Premiums	6300
Insurance - Default	6399

Transaction description:

- AXS PAYMENT\*

PRVI Payment Facility description:

- PRVI PAYMENT FACILITY
- PRVI PAYMENT FACILITYFULL

Payment of Funds to Prepaid Accounts

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• BANC DE BINARY*</li> <li>• BANCDEBINARY.COM*</li> <li>• EZ LINK PTE LTD (FEVO)</li> <li>• EZ Link transport</li> <li>• EZ Link*</li> <li>• EZ-LINK (IMAGINE CARD)</li> <li>• EZ-Link EZ-Reload (ATU)</li> <li>• EZLINK*</li> <li>• EzLink*</li> <li>• EZ-LINK*</li> <li>• FlashPay ATU*</li> <li>• MB * MONEYBOOKERS.COM</li> <li>• NETS VCASHCARD*</li> </ul> | <ul style="list-style-type: none"> <li>• OANDA ASIA PAC*</li> <li>• OANDAASIAPA</li> <li>• PAYPAL * BIZCONSULTA</li> <li>• PAYPAL * CAPITALROYA</li> <li>• PAYPAL * OANDAASIAPA</li> <li>• Saxo Cap Mkts Pte Ltd</li> <li>• SKR*SKRILL.COM</li> <li>• SKR*xglobalmarkets.com*</li> <li>• SKYFX.COM*</li> <li>• TRANSIT LINK*</li> <li>• WWW.IGMARKETS.COM.SG</li> </ul> |
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- (iv) balances owing on the Eligible Card accounts accruing from months that do not fall within the Spend Period;
- (v) any transaction that was subsequently cancelled, voided or reversed for any reason; and/or
- (vi) such other categories of transactions which UOB may exclude from time to time without prior notice or giving reasons.

UOB reserves the right, at any time at its discretion, to amend or vary this list without any reasons, prior notification and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same. All Eligible Cardmembers shall be bound by these amendments or variation.

- 2.5 Each Qualified Cardmember will be entitled to one (1) Award only, regardless of the number of Eligible Cards applied and/or the amount of Eligible Transactions that is charged to the Eligible Card. The Award is not exchangeable for cash, credit, other gifts or benefit of any kind.
- 2.6 Notwithstanding anything to the contrary, UOB reserves the right to select reserve Qualified Cardmembers to substitute any initial Qualified Cardmember that is subsequently found to be ineligible or disqualified or not entitled to participate in this Promotion.
- 2.7 UOB is entitled at its sole and absolute discretion, and at any time without liability or prior notice or having to give any reason:-
  - (i) to amend, correct or adjust the calculation of the UNI\$;
  - (ii) to suspend, revoke, or forfeit the crediting of UNI\$ (or any part thereof); or

- (iii) where the UNI\$ has been credited, to reclaim the UNI\$ (or any part thereof) without any liability on the part of UOB.

No person shall be entitled to and UOB shall not be liable for any payment or compensation (whether in cash, credit or kind) whatsoever arising from the above and no person shall be entitled to such payment.

- 2.8 In the event that the Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the applicable Award is awarded into the applicable Eligible Card account, such Award shall be forfeited and the Qualified Cardmember shall not be entitled to any compensation or payment whatsoever.

### **3. SMS Enrollment**

- 3.1 All enrollments in respect of the Promotion must be done via SMS by the Eligible Cardmember in the form set out in these Terms and Conditions. Any incomplete or inaccurate SMS enrollment will not be considered and will be disqualified. Notwithstanding anything herein, UOB may at any time in its discretion and without giving prior notice, determine the eligibility of any SMS enrollment.
- 3.2 Sending and receiving SMS is dependent on a SMS vendor, an independent telecommunication authority or service provider or such other third party which is engaged by UOB for the Promotion and UOB shall not be responsible for any undelivered, lost or delayed SMS sent and/or received by the Eligible Cardmembers. The Eligible Cardmembers shall pay and be solely responsible for all fees and charges imposed by such vendors, authorities, service providers or third parties for the sending and/or receipt of any SMS in connection with the Promotion.

### **4. General**

- 4.1 UOB shall not be responsible or liable:-
  - (a) to ensure that the Eligible Transactions are posted promptly;
  - (b) for any losses, damages or otherwise suffered by any person if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly to the failure of the merchant establishments, merchant acquirer, telecommunication authorities or service provider or such other third party which maybe engaged for this Promotion, any machine or communication or computer system, industrial dispute, war, Act of God, or anything outside the control of UOB.
  - (c) for any failure or delay in the transmission or receipt of evidence of sale transactions by Mastercard/Visa/Unionpay/JCB/CUP/American Express, merchant establishments, merchant acquirer, postal or telecommunication authorities/provider or any other parties which may result in a transaction made by the Eligible Cardmember and/or the Supplemental Cardmember being omitted from being posted to the Eligible Cardmember's Eligible Card account and/or the Supplemental Cardmember's Eligible Card account and/or captured in UOB's system during the Spend Period;

- (d) for any failure or delay in the transmission or receipt of an application for the Eligible Card that is submitted via online or SMS or any one of the other methods described under Paragraph 1 above and which may result in an individual not being able to apply for the Eligible Card and therefore not being able to participate in this Promotion;
  - (e) for any SMS, notice or communication, email which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected; or
  - (f) for any breakdown or malfunction in any computer system or equipment; or
  - (g) for any costs, losses, damages, claims, expenses and/or injuries of any Eligible Cardmember or any other person howsoever incurred or suffered, save for the Eligible Cardmember's direct loss, to the extent such loss is caused directly by UOB's fraud, gross negligence or willful misconduct arising in connection with this Promotion.
- 4.2 Notwithstanding anything in these Terms and Conditions, UOB may at any time vary, modify, add or delete any of these Terms and Conditions, including, but not limited to, terminating or withdrawing this Promotion on or amending the duration of this Promotion, or the eligibility criteria, without giving any reason, prior notice and/or assuming any liability to any party and shall not be liable to pay any compensation or enter into any correspondence in connection with the same and all Eligible Cardmembers and Supplemental Cardmembers shall be bound by these amendments or variations.
- 4.3 UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with this Promotion, including, but not limited to, the determination of whether the Eligible Cardmember has met all the requirements of this Promotion, who shall be a Qualified Cardmember and to choose substitute Qualified Cardmembers if any Qualified Cardmember is subsequently found to be ineligible to receive the Award. UOB's decisions shall be final, conclusive and binding on all parties concerned and no payment or compensation will be given or paid by UOB to any person (including the Eligible Cardmember or the Supplemental Cardmember). UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to this Promotion or its decision and no appeal, correspondence or claims will be entertained.
- 4.4 All information is correct at the time of publishing or posting online and UOB makes no representation or warranty whether express or implied, and accepts no responsibility or liability for its completeness or accuracy. In the event of any inconsistency or discrepancies between:-
- (a) these Terms and Conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this Promotion, these Terms and Conditions shall prevail; and
  - (b) the English version of these Terms and Conditions and the Chinese version of these Terms and Conditions, the English version of these Terms and Conditions shall prevail.

- 4.5 Any Eligible Cardmember who participates in this Promotion will not be eligible to participate in any other UOB Credit Card Sign Up promotions.
- 4.6 The prevailing terms and conditions under the prevailing UOB Cardmember Agreement (available at [www.uob.com.sg/personal/cards/credit/tnc.html](http://www.uob.com.sg/personal/cards/credit/tnc.html)), the prevailing terms and conditions applicable to the Eligible Card and the prevailing UOB Rewards Programme (collectively the “**Standard Terms**”) will continue to be binding on all Eligible Cardmembers and the Supplemental Cardmembers. Please visit [www.uob.com.sg](http://www.uob.com.sg) for the Standard Terms. Eligible Cardmembers and the Supplemental Cardmembers will be subjected accordingly to the prevailing Standard Terms. Participation in this Promotion is subject to these Terms and Conditions herein. Eligible Cardmembers are deemed to have accepted these Terms and Conditions when they participate in this Promotion. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.
- 4.7 A person who is not a party to these Terms and Conditions and/or any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any term of such agreement or any of these Terms and Conditions.
- 4.8 These Terms and Conditions are governed by the laws of Singapore and all Eligible Cardmembers participating shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
- 4.9 Except where the context so requires, words denoting the singular include the plural and vice versa.

United Overseas Bank Limited Co. Reg. No.193500026Z

Updated 3 May 2018